

US Bankruptcy Court
P.O. Box 9287
Computerized Case Info (208) 334-9386
Moscow, ID 83843

UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

**NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7
OF THE BANKRUPTCY CODE,
MEETING OF CREDITORS, AND FIXING OF DATES
(Individual or Joint Debtor Asset Case)**

Case Number: 98-30459 tlm
Date Filed (or Converted): 10/22/98

IN RE (NAME OF DEBTOR)
Minnie Gail Renshaw, 519-70-9735,
82-0493116

ADDRESS OF DEBTOR
RR 1 Box 65F
Kooskia, ID 83539

NAME/ADDRESS OF ATTORNEY FOR DEBTOR
Douglas L. Mushlitz
POB 285
Lewiston, ID 83501

NAME/ADDRESS OF TRUSTEE
S David Swayne
POB 9104
Moscow, ID 83843-1604

Telephone Number: (208) 743-9516
DATE/TIME/LOCATION OF MEETING OF CREDITORS
December 1, 1998 at 9:00 am
Moscow- U.S. Courtroom
220 E 5th Fed Bldg
Moscow, ID 83843

Telephone Number: (208) 883-8823

DEADLINE TO FILE A PROOF OF CLAIM: For Creditors Other Than Governmental Units: 03/01/99
For Governmental Units: 04/25/99
Discharge of Debts: Deadline to File a Complaint Objecting to Discharge of the Debtor or to
Determine Dischargeability of Certain Types of Debts: 01/30/99

COMMENCEMENT OF CASE. A petition for liquidation under chapter 7 of the Bankruptcy Code has been filed in this court by or against the person or persons named above as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the office of the clerk of the bankruptcy court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review Sec. 362 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to creditors.

LIQUIDATION OF THE DEBTOR'S PROPERTY. The trustee will collect the debtor's property and turn any that is not exempt into money. If the trustee can collect enough money and property from the debtor, creditors may be paid some or all of the debts owed to them.
EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor believes that an exemption of money or property is not authorized by law, the creditor may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor is seeking a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive any discharge of debts under Sec. 727 of the Bankruptcy Code or that a debt owed to the creditor is not dischargeable under Sec. 523(a)(2),(4),(6), or (15) of the Bankruptcy Code, timely action must be taken in the bankruptcy court by the deadline set forth above labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.

For the Court: Cameron Burke
Clerk of the Bankruptcy Court

10/27/98
Date

FORM B9C 0002